

Commonwealth of Virginia
**Long Term Care Program for Employees, Retirees, Spouses,
 Parents, Parent In-laws, Surviving Spouses**

Five Year Plan with no Benefit Bank feature

\$1 Monthly		\$1 Monthly	
Age	Rates	Age	Rates
≤20	0.026	56	0.325
21	0.027	57	0.356
22	0.029	58	0.388
23	0.031	59	0.428
24	0.033	60	0.468
25	0.034	61	0.515
26	0.038	62	0.566
27	0.041	63	0.626
28	0.045	64	0.692
29	0.049	65	0.753
30	0.053	66	0.832
31	0.057	67	0.925
32	0.062	68	1.000
33	0.067	69	1.086
34	0.073	70	1.180
35	0.077	71	1.286
36	0.083	72	1.406
37	0.090	73	1.538
38	0.096	74	1.687
39	0.101	75	1.851
40	0.109	76	2.036
41	0.116	77	2.242
42	0.122	78	2.467
43	0.131	79	2.708
44	0.138	80	2.950
45	0.146	81	3.168
46	0.155	82	3.376
47	0.166	83	3.605
48	0.177	84	3.809
49	0.189	85	3.985
50	0.201	86	4.180
51	0.216	87	4.345
52	0.230	88	4.481
53	0.251	89	4.595
54	0.274	90 +	4.669
55	0.298		

To calculate your premium:

1. Find the rate associated with your age on the chart above.
2. Multiply that rate by the amount you wish to purchase.
3. Multiply that amount by 12 months to determine your annual premium.
4. Divide that number by the number of deductions/payments per year to determine your deduction/payment.

Examples: Annual premium for a person purchasing a Daily Benefit Amount of \$75:

40 year old - \$.109 x \$75 = \$8.18/month x 12 months = \$98.10

50 year old - \$.201 x \$75 = \$15.08/month x 12 months = \$180.90

60 year old - \$.468 x \$75 = \$35.10/month x 12 months = \$421.20

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**Long Term Care Program for Employees, Retirees, Spouses,
 Parents, Parent In-laws, Surviving Spouses**

Five Year Plan with Benefit Bank* feature

\$1 Monthly		\$1 Monthly	
Age	Rates	Age	Rates
≤20	0.040	56	0.354
21	0.041	57	0.386
22	0.044	58	0.422
23	0.047	59	0.462
24	0.050	60	0.503
25	0.052	61	0.551
26	0.056	62	0.603
27	0.061	63	0.661
28	0.063	64	0.727
29	0.068	65	0.783
30	0.073	66	0.868
31	0.077	67	0.968
32	0.080	68	1.049
33	0.086	69	1.140
34	0.091	70	1.240
35	0.097	71	1.351
36	0.102	72	1.474
37	0.109	73	1.608
38	0.115	74	1.757
39	0.121	75	1.915
40	0.128	76	2.094
41	0.135	77	2.290
42	0.143	78	2.503
43	0.150	79	2.731
44	0.158	80	2.963
45	0.166	81	3.169
46	0.176	82	3.371
47	0.186	83	3.590
48	0.198	84	3.792
49	0.211	85	3.964
50	0.224	86	4.156
51	0.239	87	4.318
52	0.254	88	4.456
53	0.276	89	4.574
54	0.299	90 +	4.649
55	0.324		

To calculate your premium:

1. Find the rate associated with your age on the chart above.
2. Multiply that rate by the amount you wish to purchase.
3. Multiply that amount by 12 months to determine your annual premium.
4. Divide that number by the number of deductions/payments per year to determine your deduction/payment.

Examples: Annual premium for a person purchasing a **Daily Benefit Amount of \$75:**

40 year old - $\$.128 \times \$75 = \$9.60/\text{month} \times 12 \text{ months} = \115.20

50 year old - $\$.224 \times \$75 = \$16.80/\text{month} \times 12 \text{ months} = \201.60

60 year old - $\$.503 \times \$75 = \$37.73/\text{month} \times 12 \text{ months} = \452.70

*Benefit Bank: if the insured elects to stop paying premiums after contributing to the plan for at least three years coverage will be extended. The plan will pay the greater of 100% of the contributions paid or one month of benefit if the insured becomes claim eligible in their lifetime.